

WEST CENTRAL REGION HOME REPAIR PROGRAM

Funded by: The State of Wisconsin Community Development Block Grant Program

Participating Area

**West Central Wisconsin Regional Housing Region
Barron, Chippewa, Clark, Dunn, Pierce, Polk, &
St. Croix Counties**

PROGRAM DESCRIPTION AND REQUIREMENTS

The Home Repair Program is a loan program designed to assist low and moderate-income households with necessary repairs to their homes. Funds **CANNOT** be used for new construction, remodeling or redecorating or for luxury items, such as patio doors, bow windows, decks, landscaping, etc.

These loans are offered for owner occupied properties only. The loans carry no interest and are deferred until you no longer occupy the property.

- Income, property ownership and property insurance coverage will be verified.
- If the property is being purchased on a land contract the deed holder must co-sign the mortgage and promissory note
- Delinquent property taxes, liens and judgements must be paid prior to loan approval.
- Owners must have enough equity in their property to cover the amount of the Home Repair loan.
- Owners must obtain competitive bids for the repair work.
- The loan amount is determined using the low, complete bid(s).
- Owners can choose their own contractor.
- Owners can act as their own contractor but will not be paid for their own labor. They must provide evidence of their ability to do the work and materials must be installed prior to payment.
- Funds cannot be used to pay for work completed prior to loan approval.
- The loans are secured by a mortgage to Chippewa County as the lead county for the Region.
- Loans are paid back in full when you no longer occupy the home.

Funds are available to pay for necessary home repairs such as:

- Plumbing
- Electrical
- Heating
- Insulation
- Roofing
- Foundations
- Siding
- Lead based paint hazards
- Wells
- Septic Systems
- City water & sewer lines from the curb to the house
- Doors
- Windows
- Handicapped accessibility improvements
- Mobile homes are eligible if the owner also owns the land. *Mobile homes in parks are not eligible*

Income limits Vary by the County of Residence

Maximum Annual Gross Income by County					
House-hold size	Barron & Clark	Chippewa	Dunn	Polk	Pierce & St. Croix
1	\$38,000	\$40,350	\$38,000	\$38,000	\$50,350
2	\$43,400	\$46,100	\$43,400	\$43,400	\$57,550
3	\$48,850	\$51,850	\$48,850	\$48,850	\$64,750
4	\$54,250	\$57,600	\$54,250	\$54,250	\$71,900
5	\$58,600	\$62,250	\$58,600	\$58,600	\$77,700
6	\$62,950	\$66,850	\$62,950	\$62,950	\$83,450
7	\$67,300	\$71,450	\$67,300	\$67,300	\$89,200
8	\$71,650	\$76,050	\$71,650	\$71,650	\$94,950

To Apply for a Home Repair Loan Contact:

CHIPPEWA COUNTY HOUSING AUTHORITY

711 N. Bridge St. #14, Chippewa Falls, WI 54729

Phone: Val Prueher at 715-726-4580 or Lori Artz at 715-738-2596

Fax: 715-726-7936



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